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SEP 1 2 2005

Date: September 12, 2005

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Name Company/Firm City, State Zip Country	U.S. Patent and Trademark Office Art Unit: 3624, Examiner: Subramanian, N.	571-273-8300		
From:	Robert D. Atkins	602-229-5690 :	602-229-5311	
Re:	USSN: 10/629,784 Knowles et al.	:		
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No. of Pages (Including Cover): 5	Job Code:		
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Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. Application Number 10/629.784 TRANSMITTAL Filing Date July 29, 2003 **FORM** First Named Inventor Knowles, W. Jeffrey (to be used for all correspondence after initial filling) Group Art Unit 3624 Examiner Name Subramanian, N. 670744.00005 Total Number of Pages in This Submission 4 Attorney Docket Number **ENCLOSURES** (check all that apply) Assignment Papers (for an Application) After Allowance Communication Fee Transmittal Form to Group Appeal Communication to Board Fee Attached Drawing(s) of Appeals and Interferences Licensing-related Papers Appeal Communication to Group Amendment / Reply (Appeal Natice, Brief, Roply Brief) Petition After Final Proprietary Information Petition to Convert to a Affidavits/declaration(s) Provisional Application Status Letter Power of Attorney, Revocation Change of Correspondence Address Other Enclosure(s) (please Extension of Time Request identify below): Terminal Disclaimer Express Abandonment Request Request for Refund Information Disclosure Statement CD, Number of CD(s). Certified Copy of Priority Document(s) Remarks Response to Missing Parts/ Incomplete Application Response to Missing Parts under 37 CFR 1.52 or 1.53 SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT Flim Robert D. Afkins, Reg. No. 34,288, QUARLES & BRADY STREICH LANG LLP Individual name Signature Date September 12-, 2005 CERTIFICATE OF TRANSMISSION/MAILING I hereby certify that this correspondence is being facsimile transmitted to the USPTO at facsimile number (703) 872-9306, or deposited w with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450. Alexandria. VA 22313 1450 on the date shown below Maritza O'Neill Typed or printed name Signature Date September

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SEP 1.2 2005

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicant

W. Jeffrey Knowles et al.

Application No.

10/629,784

Date of Filing

July 29, 2003

Title

SYSTEM AND METHOD OF ACCOUNT RECONCILIATION

FOR ELECTRONIC TRANSACTIONS

Art Unit

3624

Examiner

Subramanian, N.

USPTO Customer No.

26707

Attorney Docket No.

670744.00005

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT PURSUANT TO 37 C.F.R. § 1.97

MS AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313

Dear Sir:

Applicant hereby brings to the attention of the Examiner the documents noted on the accompanying Form PTO-1449. This Information Disclosure Statement is being filed prior to the mailing date of an Office Action.

It is respectfully requested that the information cited herein be expressly considered during the prosecution of this application and made of record on any patent to issue therefrom. Inclusion of a reference on the enclosed Form PTO-1449 is not to be construed as indicating the reference is prior art with respect to the subject application. Submission of this Information Disclosure Statement is not to be taken as evidence that a search has been conducted.

No fee is believed due with this filing. However, the Commissioner is hereby authorized to charge any cost that may be due to Deposit Account No. 17-0055.

Respectfully submitted,

QUARLES & BRADY STREICH LANG LLP

September $\frac{12}{2}$, 2005

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Sheet 1

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known					
Application Number	10/629.784				
Filing Date	July 29, 2003				
First Named Inventor	Knowles, W. Jeffrey				
Art Unit	Subramanian, N.				
Examiner Name	3624				
Attorney Docket Number	670744 00000				

Examiner	Clin	Daniel Land	U. S. PAIEN	DOCUMENTS	
initials"	Cita No.1	Document Number Number-Kind Code ^{2 (Pinally)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pagea, Columns, Lines, Where Relevant Passages or Relevan Pigures Appear
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